



03-18-05

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Atty. Dkt. No. 037607-0232

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Gang et al.

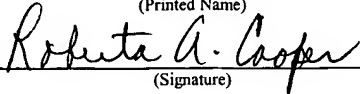
Title: SYSTEM AND METHOD FOR  
FACILITATING SALE OF A  
LOAN TO A SECONDARY  
MARKET PURCHASER

Appl. No.: 10/737,295

Filing Date: 12/16/2003

Examiner: Richard C. Weisberger

Art Unit: 3624

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
EV 459164328 US	03/17/05
(Express Mail Label Number)	(Date of Deposit)
Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

**AMENDMENT TRANSMITTAL**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

- [ X ] Amendment and Reply Under 37 CFR 1.111 (20 pages).
- [ X ] Information Disclosure Statement Under 37 CFR § 1.56 (3 pages).
- [ X ] Form PTO/SB/08 (3 pages) with 102 listed references.
- [ X ] A check in the amount of \$180.00 is enclosed.

03/21/2005 AWONDAF1 00000083 10737295

03 FC:1252

450.00 OP

[ X ] The fee required for additional claims is calculated below:

	Claims As Amended		Previously Paid For		Extra Claims Present		Rate		Additional Claims Fee
Total Claims:	45	-	44	=	1	x	\$50.00	=	\$50.00
Independent Claims:	9	-	8	=	1	x	\$200.00	=	\$200.00
First presentation of any Multiple Dependent Claims:						+	\$360.00	=	\$0.00
CLAIMS FEE TOTAL									= \$250.00

[ X ] Applicant hereby petitions for an extension of time under 37 C.F.R. §1.136(a) for the total number of months checked below:

[ ] Extension for response filed within the first month:	\$120.00	\$0.00
[ X ] Extension for response filed within the second month:	\$450.00	\$450.00
[ ] Extension for response filed within the third month:	\$1,020.00	\$0.00
[ ] Extension for response filed within the fourth month:	\$1,590.00	\$0.00
[ ] Extension for response filed within the fifth month:	\$2,160.00	\$0.00
EXTENSION FEE TOTAL:		\$450.00
[ ] Statutory Disclaimer Fee under 37 C.F.R. 1.20(d):	\$130.00	\$0.00
CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL:		\$700.00
[ ] Small Entity Fees Apply (subtract ½ of above):		\$0.00
TOTAL FEE:		\$700.00

[ X ] A check in the amount of \$700.00 is enclosed.

[ X ] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447. If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 3/17/05

By Jean M. Tibbetts

FOLEY & LARDNER LLP  
Customer Number: 34099  
Telephone: (414) 297-5531  
Facsimile: (414) 297-4900

Jean M. Tibbetts  
Attorney for Applicant  
Registration No. 43,193



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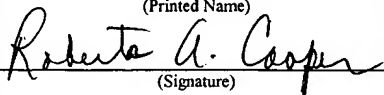
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(Printed Name)	
	
(Signature)	

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated October 25, 2004, concerning the above-referenced patent application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks/Arguments** begin on page 13 of this document.

Please amend the application as follows:

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01 FC:1201	200.00 OP
02 FC:1202	50.00 OP